

Hawaii Big Island UPdate

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Source:

<https://uphelp.org/special-alert-for-puna-residents-organizations-to-host-insurance-forum-for-residents-affected-by-lava-flows/>

Date: November 30, 2023



SPECIAL ALERT FOR PUNA RESIDENTS:

Organizations to host insurance forum for residents affected by lava flows

PUNA, HAWAII (HawaiiNewsNow) -

As the number of [homes lost to lava](#) since eruptions began climbs to 87, many lower Puna residents are uncertain about what — if anything — they'll have to return to, and how they will be able to rebuild.

On Thursday, several Big Island organizations will be holding a forum for residents affected by lava to discuss and analyze the role their insurance policies could play in their financial futures.

The forum, which will be held at the Hawaiian Shores Community Association Building from 3:30 p.m. to 6:30 p.m., is being hosted by United Policyholders, Hawaii County Bar Associates, and representatives

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from Hawaii Public Adjusters. Professionals from all three groups will be available to answer any policy-related questions residents may have.

After the presentation, representatives will also be providing residents with additional sources of information and professional help.

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EQ causes lava eruption emergency

Hawaii-based insurance policy expert and UP volunteer Robert Joslin was the first to brief us on [the May 2018 disaster on the Big Island](#). An underground earthquake triggered lava eruptions and dangerously high levels of Sulphur Dioxide in the Puna region. [Kilauea erupted](#) on May 17th, 2018, sending ash 30,000 feet in the air. Fires, lava flow, airborne particles, and evacuations are disrupting many lives and damaging and destroying property.

United Policyholders is guiding Hawaii residents on collecting insurance benefits for damage to homes and businesses and coordinating with local partners to support the recovery effort. Direct lava damage may be excluded from coverage in a typical home policy, but damage caused by any smoke, heat, or fires initially emanating from forest fire embers, adjoining trees, or shrubbery prior to the immediate arrival of the actual lava can be covered.

If your property has been damaged or you've incurred expenses due to evacuating, first steps include getting a complete, current copy of your home and/or business insurance policies and start keeping a recovery journal/diary. UP outlines first steps and a [basic approach](#) to navigating an insurance claim, documenting your losses, and collecting benefits due under your policies. [This publication](#) gives a good run-through of the basic issues related to insurance coverage for lava flow damage.

If problems arise that you can't resolve through negotiation and self-help, file a complaint with the state agency that oversees insurance companies that do business in Hawaii.

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http://cca.hawaii.gov/ins/consumer/filing_a_complaint/how-to-file-a-complaint-against-all-other-insurers/

If that doesn't resolve the dispute, contact one of the [local policyholder experts](#) that support UP. UP recently led a training webinar for Hawaii attorneys that focused on coverage and claim help for residents whose property has been damaged and/or who've been evacuated and who need insurance support. The webinar was recorded and is available through Hawaii Legal Aid.

Hawaii residents have insurance legal rights under a Claims Settlement Practices Act explained in this blog about [Haw. Rev. Stat. § 431:13-103 \(1988/1989\)](#). The Act sets forth:

- Best practices for claims handling
- Prompt investigations and settlement
- Cooperation and communication
- Statutory penalties for bad faith

Additional Information and Related Articles:

- Hawaii Division on Insurance: [Insurance coverage for home repairs due to lava damage](#)
- New York Times: [Homeowners Scramble as Hawaii Volcano Spews Ash, Lava](#)
- [Hawaii volcanic activity raises a host of insurance issues](#) – Reed Smith Blog

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